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Solutions for Troubled Times

Analysis by Dr. Joseph Mercola | November 05, 2023

STORY AT-A-GLANCE

- To protect your finances, you need to find a good bank you can trust, and build a relationship with your banker, so that when there's a problem, you can call them and they know who you are
- The debt growth model has come to an end, and the race is now on to acquire all the hard assets — land, precious metals, food, water and minerals. The globalist cabal has intentionally directed people toward crypto to move their money out of hard assets into crypto
- Digital technology can help us decentralize and build new wealth, but it's not being used that way. Instead, it's being used to centralize control, which siphons wealth out
- There's reason to suspect a massive cyberattack on the banking system may take place sometime in 2024. This may then be used to usher in a Cyber Patriot Act, which will require you to obtain authorization through your digital identity to access the internet
- Connect with your state legislators and urge them to implement a state bank or other independent state payment mechanisms to protect the financial sovereignty of your state

In the video above, finance expert Catherine Austin Fitts, founder and president of the Solari Report, discusses coming changes to the banking system, how they threaten our freedom, and what we can do to prevent them.

Fitts was the assistant secretary of Housing and Urban Development (HUD) during the Reagan administration. She understands the financial system inside and out, having spent decades exposing corruption and fraud, both within the banking industry and government.

Do You Know Your Banker?

This past summer — after Chase bank debanked my business along with two of my top executives and their families — she put out a four-part video series on banking on CHD.TV, where she has a weekly show called Financial Rebellion, cohosted with the Solari Report's general counsel, Carolyn Betts.

The episode was titled "How to Develop a Successful Relationship with a Great Bank" (Part 1, Part 2, Part 3, Part 4) because, as she says, this "makes an enormous amount of difference to your life."

> *"Once upon a time, people thought they could just go online or walk into a bank, get any old account, and it would be professional and functional. It's not that,"* she says.
>
> *"We're talking about a significant relationship. It's very important that your banker knows you and you know your banker. You [need] a relationship where you can pick up a phone and call if there's a problem and get things handled ...*
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> *We just took all the questions we've gotten since the very beginning and rolled them up into a detailed four-part series that goes through every possible aspect of how you might relate to your bank, how to find a good bank, and how to build a relationship with the bank.*

I have a great relationship at a great bank, and it is one of the great joys of my life. Wherever I am, because I travel all over the world, whenever I have a problem, I just pick up the phone and call them. And it's wonderful. They're watching my back, and it makes an enormous difference ...

It's the financial equivalent of a marriage. And it's so important that your basic transactions run on a platform that you can trust. One of my favorite quotes is from a Swiss doctor, who said 'The currency of the future will be relationships of trust.'

So, when we think about our financial life, we have to think about, 'What are the personal and professional and institutional relationships that I have? And how can I make sure that they're trustworthy?'

So, we go through it in detail, and I encourage anybody who's not satisfied or happy with their bank, or nervous about their bank, to go listen to the whole thing. We have the questions for each part listed so you can skip around if a part ... is not relevant to you."

The Growing Role of Artificial Intelligence

It's been just about 11 months since the large language model ChatGPT was released to the public. While not at the level of being an artificial general intelligence (AGI), it's an extremely powerful artificial intelligence (AI).

The global cabal behind The Great Reset — which Fitts refers to as "Mr. Global," as a metaphor for the families that control most of the world's wealth — has been enormously successful in brainwashing and propagandizing the public with the existing strategies at its disposal. With AI, their ability to influence people will improve and expand even further, and this is something we need to be cognizant of. As Fitts notes:

"AI is a component piece of a system that's been very successful at brainwashing, propaganda and mind control ... and when you combine it with entrainment, subliminal programming, and software that creates addictions, you create this phenomenal infrastructure of things that really suck people in.

Part of [AI's] power is ... access to tremendous [amounts of] data about what we're thinking, what we're doing, what we want. So it's the surveillance component in combination with the rest of those. And of course, AI just makes it turbocharged.

The movie about East Germany's surveillance called 'The Lives of Others'[1] ... is a really powerful movie that describes what it's like to be under 24/7 surveillance, which I experienced when I was in Washington litigating with the federal government."

There's a War for Your Mind

The problem is you're not being surveilled and influenced by a single institution. Hundreds of entities, governments, companies and organizations are collecting and using your data to influence you for their own purposes. The challenge, then, is how to organize and manage your life in a way that optimizes and protects your own interests.

"The system we're facing, which is very much driven by Big Tech, is trying to harvest or steal our wealth, and we're trying to build wealth," Fitts says. *"Right now, for example, I think the No. 1 thing stopping anybody from building wealth is what I call the Great Poisoning.*

So, instead of me just going in and doing whatever the software bots encourage me to do vis-a-vis food or nutrition or my health, it's essential that I say, 'Wait a minute. What are my personal goals, and how do I

optimize them?'

And then work your way through this blizzard of online or electronic tools that are trying to talk you into whatever's good for that institution or organization. It's a war. It's the only way I can describe it. It's a war."

Control to What End?

As noted by Fitts, one of the globalists' goals is to capture your wealth and prevent you from building it. The question is why? They own most of the assets in the world already. There must be another motivation behind this wealth seizure, but what is it? Fitts explains:

"Money is simply a management system. Money is a control system. They're not so much interested in money as [they are] in managing the crowd. And historically, one of the most profitable businesses, and the business that makes it easy to manage the crowd, is slavery.

Unfortunately, my personal experience with the folks within the Mr. Global basket, they believe in and practice slavery. And if you go back and look at why we canceled slavery the last time around, digital technology can solve those problems ...

They truly believe they cannot trust the general population in a period of faster learning speeds and change to keep up and make intelligent decisions about the risk management issues they face ... What are the risk issues that keep Mr. Global up at night? What are they worried about?

I believe one of the reasons they globalized was because they wanted to create the engineering and other capacity needed to go into space, because you don't want to bet the ranch on one planet.

So, I think there's a real push in space for a variety of reasons, but one of them is simply diversification. They are worried about one or more geophysical risks, is my guess."

Projections for Crypto

In a previous interview, Fitts surprised me with her view on cryptocurrencies. Bitcoin's creation and development are often attributed to the collective efforts of a group or individual using the name Satoshi Nakamoto, but the true identity (or identities) behind this pseudonym remains one of the most significant mysteries in the cryptocurrency world.

The common understanding is that Nakamoto is the ultimate altruist and abandoned his 1 million Bitcoin for the benefit of humanity. Nic Carter is a well-known figure in the cryptocurrency community, and he doesn't buy that story and is convinced that the United States National Security Agency (NSA) is responsible for creating Bitcoin. He believes Bitcoin was written by NSA cryptographers as a monetary bioweapon.[2]

Interestingly, after hundreds of hours of studying custodian issues, Fitts agrees with him. The question, then, is what will happen to Bitcoin and other crypto? Fitts weighs in:

"It depends on how their rollout of complete control works ... As long as they have the ability to assert complete control and shut [crypto] down or marginalize it, it's easy for [Mr. Global] to assert control. Until then, they can continue to pull money out of precious metals and real and hard assets by encouraging retail to go into crypto.

But they can also prototype lots of different technologies and methods with crypto. The brilliance of what they did with crypto is they got freedom fighters and hackers in the software world to figure everything out

for them, and do it for free, as long as they just poured some money into pump and dump the thing.

So, it was a very, very clever strategy. The important thing to understand, if we had a free world and a world dedicated to freedom, we would absolutely use Bitcoin and cryptos. We would want an analog and a digital system, and we would want private currencies and community currencies both.

If you're looking at this and thinking about an ideal financial system, your immediate reaction is, 'Bitcoin's great. What's not to love about Bitcoin?' So my objection is not to Bitcoin. My objection is to an all-digital system because that is what affords control. And I'm constantly seeing Bitcoin potentially used to help advantage the bad guys.

You see a lot of great, wonderful people being harmed with the pump-and-dumps. Every time they pump Bitcoin, I'm saying, please, please, please, if you swap into the pump, you're creating taxable liabilities.

If you're a U.S. citizen, please sell some and escrow your tax money because on the dump, you're going to discover that your tax liability is greater than your entire position is valued. So please escrow taxes on the way up because otherwise, you're going to be toast. And sure enough, every time we get a dump, I hear the pain of people who didn't do that."

Another recommendation by crypto experts is that if you're going to enter crypto, you'll want to do something called dollar cost averaging, or DCA, as you're buying into it, so that you get the best price overall. You also want to do this coming out. So as Bitcoin goes up, you want to be selling. You have to take the profit.

"I have a couple of subscribers who are very knowledgeable financial people, and at the beginning of 2017, they said, 'This is a scam. I'm going to play it like a speculative scam, and I'm going to make a lot of money.' And they did," Fitts says.

So, in summary, the existing crypto market is a prototype controlled by Mr. Global. It's not what it appears to be. Unfortunately, probably less than 1% of the population understands this, and instead ends up on the losing end.

The Race Is on to Gobble Up Hard Assets

Fitts continues:

> *"One of the things that was very clear once the financial crisis hit was that the debt growth model was coming to an end and the race was on to get the hard assets.*
>
> *In other words, you want the land. You want the precious metals. You want the water. You want the minerals ... The war is now on for the real assets ... So, you have the central bankers around the world buying gold, particularly in the BRIC nations. In 2005, Russia went on a program to completely move their reserves out of dollars and into gold.*
>
> *In 2008, if you looked at the list of the 100 top landowners in the United States, by 2012 their landholdings had doubled. And so there was a real push by the central banks and the big money to move steadily into real estate and precious metals. Buffet is buying railroad companies; Buffet is buying the big gas producers or energy distribution companies.*
>
> *And so you see this shift into hard assets. So, it's a no-brainer that you would want to interest retail in digital assets to keep them out of the market. In other words, you want them to walk away from gold and buy Bitcoin, because the last thing you want is the competition to buy up all that stuff."*

As noted by Fitts, digital technology could be wonderful in helping us decentralize and build new wealth, but it's not being used that way. Instead, it's being used to centralize control, which siphons wealth out.

The Engineered Consolidation of Banks

Yesterday I posted an **interview with investigative journalist Whitney Webb**, in which she discussed the likelihood of a massive cyberattack on the banking system taking place sometime in 2024, which will then be used to usher in a Cyber Patriot Act.

So, for a period of time, the internet may be shut down, and when it's brought back up, you won't be able to access anything online unless you obtain authorization for your ISP through your digital identity, which will be tied to a central bank digital currency and social credit score. In short, to have any online access at all, you'll then have to accept and enter into their digital control system.

> *"[A cyberattack on the banks] is one of the scenarios they've been working on,"* Fitts says. *"And there is no doubt right now there is an effort to control and engineer consolidation in the banking system. The question in my mind, which I don't know the answer to is, will they be ready by 2024?*
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> *If you look at the Fed bringing up the FedNow system, it's still voluntary to join it. And I just don't know if, operationally, they can make this work in 2024. Now, if you look at what's happening globally, they may be forced to just do it and have it be very organic and messy. But is this a plausible scenario? Yes, it's a plausible scenario."*

You Need to Connect With Us on Mobile in Case Internet Is Gone

We have no idea how long the internet will be down, but it could be weeks or longer. We will be unable to provide you with important updates if this happens and we only have your email. That is why I am urging you to please sign up in the form below so we can connect with you by messaging your phone. (U.S. phone numbers only,)

Safeguard Important Information

I believe we have a very limited time with the internet as we currently know it. Already, it's exponentially inferior to what we had previously, before all the censorship was rolled out. It's getting more and more difficult to access truth, especially pertaining to health.

The resources you're going need to survive and thrive in the coming times are already being culled out of reach. What this means is that you need to safeguard that information now. Today. Make sure you have hard copies of important health information. Buy books. Save important information on a hard drive that isn't connected to the internet. Fitts agrees, noting:

> *"For 15 years, I've been making sure I buy everything I need in hard copy on the assumption that everything digital would be censored — that we would need a library of gardening and all sorts of technologies and skills. One of the things I would say to our listeners is, if you don't have it in hard copy, for heaven's sakes, print it out or buy it now because you want to have a complete archive of everything you need in analog form.*
>
> *If you read the stories of who did well in the Depression, what you hear are stories of people in communities that had among each other all the skills they needed for survival. I often talk with people about how to start community currencies or network currencies, and what I say to them is, 'Look, if you haven't worked out the health and food, whatever you do in the currency area won't work.'*
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> *'Pharma Food' ... our latest wrap-up, is on synthetic food and lab-grown meat. It's the most terrifying thing. Elze van Hamelen did 'Pharma Food' and then we had her do 'Dutch Farmers and Fishermen.' Both of them show how the Dutch farmer and fishermen are connected to the whole global agenda, One Health, the WHO, everything ... So these two pieces really sort of out what they're doing in the food area.*

One of the reasons they're trying to get complete central control of food is you can't get central control of the financial system and currency unless you have control of food. They're two sides of the same coin. So you absolutely want to make sure, in the health and food area, that you are ready to be as resilient as you possibly can be."

With such an uncertain future ahead of us, I'm putting together a comprehensive 10-module video course that will be available to Substack subscribers. It's a compilation of the most important information I've learned in the last 50 years about health and resilience. Subscribers will then be able to download these videos and the transcripts, so they have access to the information even if they don't have internet access.

An Alternate Reset Is Possible

Fitts continues:

"In 1991, I came out of the Bush administration, and I said, 'They're going to take digital technology and kill us all. We need another plan.' So basically, I spent the '90s prototyping how we could do a positive reset ... a wealth-building reset that would protect and preserve the middle class, which is very possible even at this late stage.

I was absolutely convinced that part of getting that kind of reset going was a critical mass of people who understood that this push to centralized control was going to go to a place we couldn't afford to go. I mean, first of all, it's going to destroy us. They're trying to steal our stuff and kill us.

I wrote an online book called 'Dillon Read and the Aristocracy,' about how they were targeting poor neighborhoods with the predatory lending and the pill mills and the private prison sweeps, et cetera. But I

think a lot of people thought, 'Oh, that's just poor people. I'm safe.'

What I'm now seeing that I have not seen until now, is a critical mass of people saying, 'You know something? My doctors are lying to me. I cannot trust them. My government is lying to me. I cannot trust them. And in fact, there is a plan to kill me.' And it relates to the food, it relates to the spray, it relates to the pesticides, it relates to the injections, it relates to the pharmaceuticals — [nothing] is trustworthy.

This is the first time since 1991 that I've seen a critical mass of very capable, well-educated professional people with real skills ... coming together and saying, 'This was a mass atrocity. They're trying to kill us.' And that's a breakthrough because once you have a clear picture of the problem, then you start to use your time effectively."

Helpful Resources

The Solari Report has a collection of reports and videos that explain the dangers of our current path and how to get out of it. Here's a quick list:

- **Financial Transaction Freedom** — This memorandum was prepared at the request of government officials who are trying to understand what they can do to protect financial transaction freedom. It also includes lists of what you can do as an individual, a family, a business or an investor. It lays out the whole agenda. I encourage you to send this document to your state legislators and share it with your social networks.
- **CBDC videos**, explaining what CBDCs are and how they will control you.
- How to Develop a Successful Relationship with a Great Bank **Part 1**, **Part 2**, **Part 3**, **Part 4**.

- **Reversing the Financial Coup d'Etat**, a briefing memo for U.S. federal and state candidates and legislators. You can also find it **here**.

- **I want to stop CBDCs. What can I do?**

Fitts comments:

> *"We're constantly putting out lists of what people can do, and saying, 'This is a buffet. Don't do everything on this list. Do the ones you can do and are energizing and feasible for you to do.' If everybody does that, it's a revolution."*

How State Legislators Can Protect Their Residents

The powers not delegated to the federal government by the states are reserved to the states, and as explained by Fitts, state legislators have the power to create independent payment and custodian systems that can protect citizens and stop the Federal Reserve and the treasury from imposing their new slave system.

> *"If Whitney's scenario comes through, the next thing that happens is whether it's the real estate, or the precious metals, or the securities, the bank deposits, they're looking basically to siphon off and control or steal every asset ...*
>
> *Given that there's $21 trillion missing from the U.S. government treasury, there is legal basis to create common law right of offsets that give the state legislators the power to offset, as long as they have the financial train tracks set up within the state, even if we have to do it by pony express and bicycle.*
>
> *So, if the treasury and Fed try to steal our pension fund securities, or steal citizen securities, or play games with custodians or the banks, the states have that legal power, so come the time when they cut off your*

bank account ... there is a place to go.

You don't necessarily have to have a state bank, but it's very helpful to have a state bank. You would be amazed at the speed at which a state legislator can bring up either a state bank or independent state payment mechanisms, and they would be well-served to do that, because unless they do it they cannot create the conditions of sovereignty for their citizens.

They have the power to create those conditions of sovereignty. My advice would be to do a sovereign state bank if you can constitutionally. If not, put together independent payment systems that connect the state with the state banks and the citizens, and do a bullion depository. You're going to need a bullion depository, as Texas has done.

If you can get 25% to 30% supporting their state legislators to do that, we have a way to jump the curb and say, 'No, we're not going into that system. We have an alternative' ...

If you look at how they control the money at the federal government, it's controlled one county at a time. If you look at what a wealth building reset would look like, it would be a tremendous decentralization and re-engineering of the money.

Right now, 50% or more of the income in any county in America, the 3,100 counties, goes through the federal government. It has a negative return on investment. It's being spent invested to get control instead of to encourage productivity.

That could change overnight. If we broke free at the state level, and were free to re-engineer the cash flows, the speed at which we could go from negative return to positive return is astonishing ... Tyranny is far more expensive than anybody realizes ...

When I was assistant secretary of housing and then when I started my investment bank to help re-engineer communities, we simulated how to re-engineer the money by place, bottom up. Of course, it's very unique to your place, your skills, your ability and what your geographic and people resources are, so it's going to be very diverse, but you want enormous global and domestic communication between networks.

You want local optimization ... and you want communication going back and forth between communities all across the country and the world. Think of this as every country and every county is full of wonderful people who've been going along with a criminal syndicate and it's like a tapeworm. We need to detox the criminal syndicate and go back to productive living. That's going to be part local, and it's going to be part national or global. It's both."

Additional Suggestions

In the interview, we also discuss other ways in which you can build your resilience. Here's a summary breakdown of Fitts' key suggestions:

You will want to take my Ultimate Natural Health Master Class when it comes out later this year, as it will be 10 to 15 hours of the most important information I have learned in the last 50 years to restore your health and provide you with health resiliency.

Watch "How to Develop a Successful Relationship with a Great Bank" and start building a relationship with your chosen banker.

Start building networks of trust with like-minded people.

Connect with your state legislators, share the reports listed above, and urge them to implement a state bank or other independent state payment mechanisms to protect the financial sovereignty of your state.

If possible, get out of the inner cities and large urban areas where survival during an extended crisis will be slim. Relocate to an area where there's off-grid access to food and water, and where people are savvy about physical security and protecting each other against crime.

If you're a Solari Report subscriber, you can join Solari Connect to find like-minded individuals in your local area. Other ways to find your tribe could be to join other freedom-oriented organizations such as the CHD and Weston A. Price.

Build household resiliency by growing a portion of your own food and/or investing in things that will permanently lower your expenses and protect you against inflation.

Build new practical skillsets.

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